

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jeffrey T Selvage
Charity J Selvage
Debtor(s)

Bankruptcy Case No.: 14-70113-JAD
Per June 30, 2016 proceeding
Chapter: 13
Docket No.: 49 – 45, 46
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 10, 2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$858.00 as of July 2016. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 11, 2016

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jeffrey T Selvage
 Charity J Selvage
 Debtors

Case No. 14-70113-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lmar
 Form ID: 149

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jul 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2016.

db/jdb +Jeffrey T Selvage, Charity J Selvage, 702 Martin Street, Clearfield, PA 16830-1340
 13803315 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
 13803316 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
 13859224 +BANK OF AMERICA,N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY,
 SIMI VALLEY,CA 93065-6414
 13886686 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13803317 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13803318 CBCS, P.O. Box 165025, Columbus, OH 43216
 13869240 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13803319 +Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992
 13803320 +Comenity Bank/Vctrssec, Po Box 182789, Columbus, OH 43218-2789
 13803321 +DuBois Radiologists, Inc., 28 East Scribner Avenue, P.O. Box 1106, Du Bois, PA 15801-0906
 13803322 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447
 14113252 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
 13803323 +Fashion Bug/Soanb, 1103 Allen Dr, Milford, OH 45150-8763
 13803324 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 13803326 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 13803329 +Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, P.O. Box 500,
 Eatontown, NJ 07724-0500
 14115760 +LSF9 Master Participation Trust, servicer, for Caliber Home Loans, Inc.,
 CALIBER HOME LOANS, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 13847254 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 13803332 +PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
 13831880 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
 13803333 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13803334 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 13831646 +Sallie Mae Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13809802 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 12 2016 02:04:08
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 13803325 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 12 2016 01:55:24 First Commonwealth Ban,
 601 Philadelphia St, Indiana, PA 15701-3952
 13803327 +E-mail/PDF: gecsedirecoverycorp.com Jul 12 2016 02:03:47 GE Capital Retail Bank,
 P.O. Box 530912, Atlanta, GA 30353-0912
 13803328 +E-mail/PDF: gecsedirecoverycorp.com Jul 12 2016 02:03:48 Gecrb/Walmart, Po Box 965024,
 Orlando, FL 32896-5024
 13803330 E-mail/Text: camanagement@mtb.com Jul 12 2016 01:55:34 M & T Bank, Po Box 7678,
 Buffalo, NY 14240
 13803331 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 12 2016 01:55:57 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 13856766 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 12 2016 02:03:51
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13803335 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 12 2016 02:03:17
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
 13820818 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2016 01:55:37
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13803336 +E-mail/Text: bankruptcy@remitcorp.com Jul 12 2016 01:55:59 Remit Corp, 36 W Main St,
 Bloomsburg, PA 17815-1703
 13803337 +E-mail/PDF: pa_dc_claims@navient.com Jul 12 2016 02:03:51 Sallie Mae, 11100 Usa Pkwy,
 Fishers, IN 46037-9203
 13803338 +E-mail/PDF: gecsedirecoverycorp.com Jul 12 2016 02:03:47 Walmart Discover/GEGRB,
 P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Bank Of America, N.A.
 cr LSF9 Master Participation Trust, et. al.
 cr LSF9 Master Participation Trust, servicer for Cali
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-7

User: lmar
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Page 2 of 2
Total Noticed: 36

Date Rcvd: Jul 11, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Chrisovalante P. Fliakos on behalf of Creditor LSF9 Master Participation Trust, servicer for
Caliber Home Loans, Inc. pawb@fedphe.com
James A. Prostko on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,
james.prostko@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor LSF9 Master Participation Trust, et. al.
pawb@fedphe.com, joseph.schalk@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Kenneth P. Seitz on behalf of Joint Debtor Charity J Selvage thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Jeffrey T Selvage thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9